

CLAIMS:

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1 1. A method for facilitating electronic commerce using a product,
2 comprising the step of providing an account number that is associated with a unique
3 identifier of the product for enabling a commercial transaction.

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1 2 The method recited in claim 1 wherein said account number is
2 provided in response to a request comprising the product identifier.

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1 3. The method recited in claim 1, wherein said account number is
2 provided by a merchant.

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1 4 The method recited in claim 1, wherein said account number is
2 provided by an issuing bank.

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1 5. The method recited in claim 1 further comprising the step of
2 associating contact information with the product identifier.

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1 6. An apparatus for facilitating electronic commerce, comprising:
2 a product having an identifier; and

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3 a computing unit for providing an account number that is associated
4 with the product identifier for enabling a commercial transaction.

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1 7. The apparatus recited in claim 6, wherein said computing unit further
2 comprises a merchant computing unit.

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1 8. The apparatus recited in claim 6, wherein said computing unit further
2 comprises an issuing bank computing unit.

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1 9. The apparatus recited in claim 6, further comprising another computing
2 unit for associating contact information with the identifier.

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1 10. A data file embodied in a computer-readable medium, comprising:
2 an identifier segment comprising information corresponding to a
3 representation of a product identifier; and
4 an account number segment comprising information corresponding to a
5 representation of an account number for enabling a commercial transaction.

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1 11. The data file recited in claim 10 wherein the computer-readable
2 medium resides in a merchant computing unit.

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1 12. The data file recited in claim 10, wherein the computer-readable
2 medium resides in an issuing bank computing unit.

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1 13. The data file recited in claim 10, further comprising a contact segment
2 comprising information corresponding to digital representation of contact information
3 for the account number.

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